



Plan your gift and help local families facing cancer long into the future

Your reasons for making a planned gift are likely very personal. Maybe you or a loved one has had cancer and you want to help others who are going through the disease. Maybe you want to give to make a difference in our community. Whatever your motivation, your planned gift will help people in our community for years to come.

This booklet was created to help you in your decision-making process and help you get your gift set up properly. It provides basic information on different ways you can make a gift that will have great benefit in the future.

Planning a future gift, a gift that may not be realized in your lifetime, is one way to ensure you are making a difference to those who will one day hear the words, “You have cancer.” With your support, they will also hear the words, “We can help you.”

The information contained in this booklet in no way constitutes the provision of legal or financial advice to the reader and is to be used for the purposes of general information only. Seeking advice from a lawyer and financial advice from a financial professional is strongly recommended.

Important Information

When including the Ottawa Regional Cancer Foundation in your will or as a beneficiary of a RRIF, RRSP, other pension vehicle or insurance policy, please ensure that the following information is clearly stated:

Full Legal Name: Ottawa Regional Cancer Foundation

Address: 1500 Alta Vista Drive, Ottawa, Ontario, Canada, K1G 3Y9

Charitable Registration #: 8983 11170 RR0001

Leaving a Gift in Your Will – Charitable Bequest

If you are thinking about or plan to include the Ottawa Regional Cancer Foundation in your will, **THANK YOU!** Your gift will create a legacy and make a difference in the lives of those diagnosed and living with cancer. Your donation will support our work to help increase cancer survivorship in our community.

A bequest in a will is the most common way to make a planned gift. At the Ottawa Regional Cancer Foundation, we receive a number of bequests each year. Each of our donors who have left a legacy gift has a unique story. If you would like part of your legacy to include having a lasting impact on cancer care in our community and helping those affected by cancer, a gift bequest in your will is a wonderful option to consider.

Including a gift to the Ottawa Regional Cancer Foundation is relatively simple and can easily fit within your current estate plans. There are some basic ways that you can include us in your will. They include:

General Bequests

Louise and her husband Pierre were hard working people. They had three children and 7 grandchildren. Louise fought and beat breast cancer when she was in her late 50s; the fight took a toll on her physically, emotionally and financially.

When Louise made her will it was important to her that her family was well taken care of after she passed away. She also wanted to help other people who would one day battle cancer as she had. Louise gave several gifts, all of differing amounts to her family members to care for them as she had wanted. She also gave a specific gift to the Ottawa Regional Cancer Foundation to help support the Cancer Coaching programs at the Ottawa Regional Cancer Foundation's Maplesoft Gumdocs Centre. Her gift has helped others who are battling cancer with the support that they needed.

If you would like to consider structuring your gift like this, below is a suggested wording for your gift:

“I give the sum of _____ dollars (OR % of estate) to the Ottawa Regional Cancer Foundation to be used for its general purposes as the Ottawa Regional Cancer Foundation sees fit.”

Residual Bequests – Unrestricted

Shirley wanted to make sure that her friends and family were well taken care of when she passed away. When she created her will, she gave 14 different monetary gifts to her family and friends. She also gave gifts of real and personal property to her family.

Shirley was an exceptional woman with a big heart. She did not just want to give gifts to her family and friends. She wanted to give to her community and those charities that did work that she believed in. Shirley divided the residue of her estate (all her assets left over after her family and friends were taken care of) into 5 parts and made gifts to 5 different charities. Her gift

outlined the percentage of the residue that each charity was to receive. Shirley graciously gave the Ottawa Regional Cancer Foundation 40% of the residue of her estate.

With her gift, the Ottawa Regional Cancer Foundation was able to provide funds to assist with the purchase of the Cyberknife and the DaVinci surgical robot for this community. Both of these are new tools that provide better, safer and less invasive cancer treatments and are increasing survivorship in Ottawa and Eastern Ontario.

If you would like to give a gift like Shirley has, below is a suggested wording. You will notice that Shirley gave a gift that was unrestricted. This allowed the Ottawa Regional Cancer Foundation to use the gift to best suit the community's needs at the time when the gift was received.

“I give the residue (OR __% of the residue) of my estate to the Ottawa Regional Cancer Foundation to be used for its general purposes as the Ottawa Regional Cancer Foundation sees fit.

Residual Bequests – Restricted

Nancy had very specific reasons for making a gift in her will to the Ottawa Regional Cancer Foundation. In her will, she ensured that all debts, taxes, and dues were paid by the estate and that her family did not have to worry about that. She also left monetary gifts and gifts of property to her family and friends.

Being the charitable person that she was, Nancy decided that she would also leave a gift to her favorite charities. In doing so, Nancy wanted to ensure that her gift would be used in a specific way that was most important to her. She earmarked the residue of her estate to be put toward research for breast cancer, prostate cancer and ovarian cancer. Her gift is now funding important local research projects which are trying to find better, more effective treatments. Leaving your gift as unrestricted as possible often is the best way to ensure that your gift has the greatest impact. This is because it will be directed to the area of greatest need when the gift is received. If you feel strongly about restricting your gift, as Nancy did, please contact the Ottawa Regional Cancer Foundation first to discuss the appropriate wording for the designation you desire.

“I give the residue (OR __% of the residue) of my estate to the Ottawa Regional Cancer Foundation, to be used for (research, patient care). If unforeseen circumstances make the specified use of this gift no longer practical or desirable, the board of directors of the Ottawa Regional Cancer Foundation may change the terms of the specified use, such change to be in keeping as much as possible with the general intent of this gift.”

Contingent Bequests

When Betty created her will she knew that she wanted to leave everything that she owned to her husband, Tom, when she died. Unfortunately, Tom passed away several years before her. Luckily, Betty was a planner. She included a clause in her will, which considered the possibility that Tom may die before her. If this happened, Betty would divide her estate into 8 portions and outlined the percentage that each beneficiary would receive.

In addition to making these contingent gifts to some of her family members and friends, Betty gifted 7.5% of her estate to the Ottawa Regional Cancer Foundation. Her gift is being used to

improve patient care, reducing wait times for care, access to newer and better research and treatments, and improved quality of life of those living with cancer.

If this is how you would like to structure your gift, below is a suggested wording:

“Should _____ not survive me, I give the sum of _____ dollars (OR % of estate) to the Ottawa Regional Cancer Foundation to be used for its general purposes as the Ottawa Regional Cancer Foundation sees fit.”

Gifts of Life Insurance

Making a gift of life insurance is another way to leave a large gift with minimal impact on your current finances. If you have a life insurance policy that you either no longer require, or that has been fully paid for, you can give it as a gift by making the Ottawa Regional Cancer Foundation either the owner or beneficiary of the policy. If you are considering purchasing a new policy, you can also make the Ottawa Regional Cancer Foundation either the owner and/or beneficiary of the policy.

Transferring Ownership of a Policy or Purchasing a New Policy	Naming a Beneficiary
<p><i>Transfer Ownership of a Paid-Up Policy</i></p> <p>Benefit to the Ottawa Regional Cancer Foundation: The Ottawa Regional Cancer Foundation can continue to hold the policy or surrender the policy for cash.</p> <p>Benefit to You: You will receive a tax receipt for the cash surrender value</p>	<p><i>Name the Charity as the Primary Beneficiary of a New or Existing Policy</i></p> <p>Benefit to the Ottawa Regional Cancer Foundation: The Ottawa Regional Cancer Foundation will ultimately be in a position to receive the death benefit so long as the premiums continue to be paid.</p> <p>Benefit to You: While you continue to be the owner of the policy, you will have access to the cash surrender value should you ever require it and the right to change the beneficiary should your circumstances change.</p>
<p><i>Transfer Ownership of a Policy that Still has Premiums Owing</i></p> <p>Benefit to the Ottawa Regional Cancer Foundation: The Ottawa Regional Cancer Foundation will be able to access the cash surrender value or it will receive the death benefit in the future.</p> <p>Benefit to You: You will be entitled to a tax receipt for the cash surrender value of your donation when the policy is transferred as well as yearly tax receipts for the premium payments made.</p>	<p><i>Name the Charity as a Co-Beneficiary of a Policy</i></p> <p>Benefit to the Ottawa Regional Cancer Foundation: The Ottawa Regional Cancer Foundation will be able to share in the death benefit of the policy with the other beneficiaries.</p> <p>Benefit to you: You will be able to name additional beneficiaries to your policy guaranteeing that your family or other charitable commitments and the Ottawa Regional Cancer Foundation both receive a portion of the death benefit.</p>
<p><i>Purchase a New Policy and Name the Charity as Owner</i></p> <p>Benefit to the Ottawa Regional Cancer Foundation: The Ottawa Regional Cancer Foundation receives the benefit of having the cash surrender value available to it or can collect on the death benefit in the future.</p>	<p><i>Name the Charity as a Contingent Beneficiary</i></p> <p>Benefit to the Ottawa Regional Cancer Foundation: If your primary beneficiary does not survive you, the Ottawa Regional Cancer Foundation will be in a position receive the death benefit.</p>

<p>Benefit to You: You will be entitled to an annual tax receipt for the premiums paid.</p>	<p>Benefit to you: It allows you to ensure that your family is taken care of financially, while also providing for the Ottawa Regional Cancer Foundation in the event that your beneficiary does not survive you.</p>
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Thinking Outside the Beneficiary Box – RRSPs, RRIFs, and Pensions

You know that you want to give a gift. And you know that your gift is going to make a difference. That's great, right? Still unsure about how you want to structure the gift? Worried that your family will not be cared for properly after your passing if you give a gift in your will or through life insurance?

We understand. There are other ways that you may consider giving a planned gift. If you have an RRSP, RRIF, or a pension, you likely have a beneficiary named. Just as with life insurance policies, you can name the Ottawa Regional Cancer Foundation as the first or second beneficiary to these investment vehicles.

If you think that this might be a good option for you and your family, you will need to speak with your financial advisor and insurance broker to get some more advice on how to arrange for and structure your gift.

Other Ways You Can Give

Just as no two people are the same, no two gifts to the Ottawa Regional Cancer Foundation are exactly alike. Your motivation, life story, and ability to give will help you decide what gift to give.

If you have not yet seen an option that you think best suits your needs and the needs of your family, there are still other ways that you can plan your gift to the Ottawa Regional Cancer Foundation. Other options include Charitable Gift Annuities and Charitable Remainder Trusts

We can also let you know the ways your gift will help those who are fighting cancer today and into the future. We suggest that you speak with your lawyer and/or financial professional before deciding which option will be best for you and your family.

Thank you!

If you have made a planned gift (a gift in your will, gift of life insurance or other future gift) to the Ottawa Regional Cancer Foundation, we would like to invite you to join the **Visionary Circle**. As a member of the **Visionary Circle** you will receive:

- Recognition on our donor wall at the Ottawa Regional Cancer Foundation (you can also choose to be an anonymous member of the Visionary Circle)
- Regular updates on how donor support is changing cancer care in our community
- Invitations to events

Are You Already a Visionary?

Maybe you have already included the Ottawa Regional Cancer Foundation in your will. If so, please let us know. You do not need to share the details of your gift with us; we simply would like the opportunity to thank you and welcome you to the Visionary Circle!

Questions?

For more information about how your gift can help transform local cancer care or to confidentially discuss your gift, please contact:

Josee Quenneville
Vice-President, Philanthropy
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Thank you for considering a planned gift to help transform local cancer care and give hope to families in our community who are facing cancer.